

ABSTRACT

A settlement method with electronic money in an electronic money system, achieving an economic effect by mentally promoting consumption of the electronic money is provided. When electronic settlement is made using electronic money, the balance of electronic money is reduced at a predetermined rate according to the difference between the predetermined reference date and the settlement date. The reduced balance is made the updated balance of the electronic money to depreciate the electronic money sequentially. From the updated balance of the depreciated electronic money, at least part of the demanded money is paid for settlement.